

**REMARKS**

Claims 1 - 24 are pending in the application. Applicants are requesting reconsideration of the present application.

As noted above, the Advisory Action indicates that the response of 17 OCT 2008 was not entered. Accordingly, in the present response, Applicants are addressing each issue set forth in the Office Action.

In section 3 of the Office Action, claims 1 – 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent Application Publication No. 2006/0004595 to Rowland et al. (hereinafter “the Rowland et al. publication”) in view of Dun & Bradstreet, Inc., Small Business Solutions, Sample Flower company (hereinafter “the D&B publication”).

The Rowland et al. publication is a publication of U.S. Patent Application No. 11/137,821 (hereinafter “the Rowland et al. application”). Applicants are submitting herewith a document entitled Statement Establishing Common Ownership, establishing that the present application and the Rowland et al. application were, at the time the invention of the present application was made, owned by Dun & Bradstreet, Inc. Thus, pursuant to 35 U.S.C. 103(c)(1), the Rowland et al. publication is disqualified as prior art.

The Office Action, on page 11 notes that the Rowland et al. application is a continuation-in-part of U.S. Patent Application No. 10/368,072 to Stoker et al. (hereinafter “the Stoker et al. application”), and the Office Action states:

Stoker et al. contains 35 U.S.C. § 112, first paragraph, support for the disclosures in Rowland et al. cited by Examiner in the first, non-final Office Action.

The above-noted Statement Establishing Common Ownership also establishes that the present application and the Stoker et al. application were, at the time the invention of the present application was made, owned by Dun & Bradstreet, Inc.<sup>1</sup>

Whereas the present application and the Stoker et al. application were, at the time the invention of the present application was made, owned by Dun & Bradstreet, Inc., the present application and the 35 U.S.C. § 112, first paragraph, support for the disclosures in Rowland et al. cited by Examiner in the first, non-final Office Action were, at the time the invention of the present application was made, owned by Dun & Bradstreet, Inc. Thus, pursuant to 35 U.S.C. 103(c)(1), the Stoker et al. application, and therefore the 35 U.S.C. § 112, first paragraph, support for the disclosures in Rowland et al. cited by Examiner in the first, non-final Office Action are disqualified as prior art.

In view of the reasoning provided above, Applicants are requesting reconsideration and a withdrawal of the section 103(a) rejection of claims 1 – 24.

Section 5 of the Office Action reiterates a requirement for information under 37 C.F.R. 1.105 (hereinafter “the requirement”) that the Examiner presented in an office action dated 14 FEB 2008, but that Applicants failed to fully address in a response dated 13 JUN 2008.

Applicants and Assignee, to the best of their knowledge, are not aware of any brochures, manuals, Microsoft® PowerPoint® presentations, or press releases relating to the detailed payment experience disclosed in the D&B publication, or any other comprehensive report, that was available to the public prior to the filing date of the present application.

Applicants believe that the preceding paragraph is a complete reply to the requirement.

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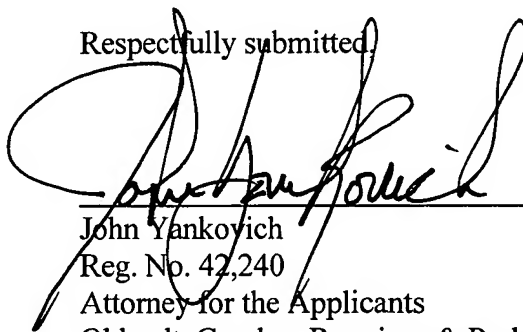
<sup>1</sup> On 17 OCT 2008, Applicants submitted (i) a copy of a Notice of Recordation of Assignment for the Stoker et al. application, and (ii) a copy of a Notice of Recordation of Assignment for the present application, showing that both of the Stoker et al. application and the present application are assigned to Dun & Bradstreet, Inc.

In view of the foregoing, Applicants respectfully submit that all claims presented in this application patentably distinguish over the prior art. Accordingly, Applicants respectfully request favorable consideration and that this application be passed to allowance.

20 Nov 2008

Date

Respectfully submitted,



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